

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Petri HYYPPA <i>et al.</i>	Confirmation No.:	4374
Application No.:	10/085,937	Examiner:	Doan, Phuoc Huu
Filed:	February 28, 2002	Group Art Unit:	2617

For: ELECTRONIC TRANSACTIONS

Commissioner for Patents  
Alexandria, VA 22313-1450

**AMENDMENT UNDER 37 C.F.R. § 1.312**

Dear Sir:

Prior to issuance, please amend the above-identified application based on the following:

AMENDMENT AND PRESENTATION OF CLAIMS ..... 2

REMARKS ..... 10